Certificate Number: 12433-PAE-DE-030554519

Bankruptcy Case Number: 13-16457



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 11, 2018</u>, at <u>8:53</u> o'clock <u>AM EST</u>, <u>Karl L. Beckett</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services, LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 11, 2018 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: <u>Teacher</u>